INSURANCE MEMORIAL

ANNIVERSARY OF IMPORTANT DEVELOPMENT IN MODERN FINANCE.

Tablet in Memory of Morris Robinson, Founder of the Mutual Life Insurance Company.

TO BE UNVEILED ON MONDAY

ON THE SPOT WHERE CAPTAIN KID'S NEW YORK HOME STOOD.

Wonderful Growth of a Great, Successful Company, Whose Assets Exceed $350,000,000.

Special to the Indianapolis Journal.

NEW YORK, Jan. 31.—The unveiling by the Canadian Society of New York, on Feb. 2, of a tablet on the building numbered 56 Wall street to the memory of Morris Robinson as the pioneer of modern life insurance in this country, will mark the sixtieth anniversary of a most important development of modern finance.

Life insurance has taken for its basis what is proverbially the most uncertain thing in the world—the chances of human life—yet by means of the scientific application of the laws of numbers and averages it has constructed a system which is infallable, for all practical purposes, in determining human longevity. In a given community, with known conditions of environment, occupations of inhabitants, and the like factors, an experienced life insurance actuary will at once be able to predict, with almost startling accuracy, the number of deaths that will occur within the year.

It is not so much the scientific features of life insurance, however, but rather the enormous growth of life insurance as a form of investment, that gives particular interest to this special anniversary celebration. Morris Robinson, a native of Nova Scotia, some time cashier of the New York branch of the United States Bank which President Andrew Jackson vetoed out of existence, founded the Mutual Life Insurance Company of New York in 1843, and became its first president. His company issued 470 policies in its first year for a total of $1,640,718, with assets of $32,311. In 1901, there were more than a hundred companies chartered in the United States, with insurance in force valued at nine billions of dollars and with assets of more than two billion dollars.

It has taken such a short time, comparatively speaking, for this vast growth that men are still living who were insured in Mr. Robinson's company during the first week of its existence, and whose insurance policies are still in force. Among these are William E. Shepard and Charles H. Booth, both of Englewood, N. J. Mr. Shepard holds the oldest outstanding policy in the world—certainly in the United States—and Mr. Booth, who is ninety-nine years old, is probably the oldest man living who carries life insurance. They both took out policies on Feb. 7, 1843, Mr. Shepard's application being made a few hours earlier than Mr. Booth's.

Since 1843 the Mutual, whose anniversary as the first of the modern companies is commemorated by the tablet to its first president, has paid out more than $590,000,000 to its policy holders. Its present assets, representing premiums paid in, exceed $350,000,000. If the company should decide to apply all its resources to the construction of the Nicaragua canal, it might do so and still have $250,000,000 left for the creation of seventy-five battleships to protect it. It could pay for a larger navy than that now owned by the United States, or it could equip and maintain at full pay an army of a million men for a year. Taking the thirty-two institutions in different parts of the country that carry the reserve fund of the national banks and the combined capitalization of these thirty-two institutions falls short by $105,000,000 of the assets of this one company. The bonded debt of the city of New York could be paid out of its great treasury, leaving about $75,000,000 to spare. These instances might be continued indenitely. And the history of this, the oldest insurance company, is typical of that of the growth of all the rest. The insurance companies have opened up a great savings-bank system for the whole people.

Among many changes made in the principle of life insurance by the modern companies of which the Mutual is the pioneer, is the idea of investment. Half a century ago practically all insurance was "straight life;" that is, the policy was of no financial value to the insured, and nothing was paid upon it to the beneficiary, until after death had "matured" it. Little by little, however, the idea of investment was introduced; the basis of the calculations of the necessary reserve and of the proper charge for premiums became more and more scientific, and the income from investments, always controlled by the most expert advice available, grew to proportions that allowed of increasingly liberal contracts, and many new forms of policies were invented to meet the demand for some form of security that would be within the reach of every one.

The first policy holders thought $10,000 heavy insurance, and it was long before insurance for larger amounts was even thought of. To-day million-dollar policies are applied for and granted. George W. Vanderbilt, of New York, holds such a policy, requiring the payment of an annual premium of $25,000. A single check for $1,000,000 was paid on a policy on the life of Frank H. Peavey, of Minneapolis, about a year ago, although it had been in force less than two years. Not long since a Philadelphia business man was paid $120,987.25 in settlement of an endowment policy—the largest endowment policy ever written. The Havemeyer family, in 1889, paid the largest single premium ever received, amounting to $578,345, and standing for five policies of $100,000 each, carrying guaranteed incomes beginning ten years from the day they were dated. James J. Hill, president of the Great Northern Railway, has a $100,000 policy which brings him an annuity of $12,000. All these are in the Mutual Company alone.

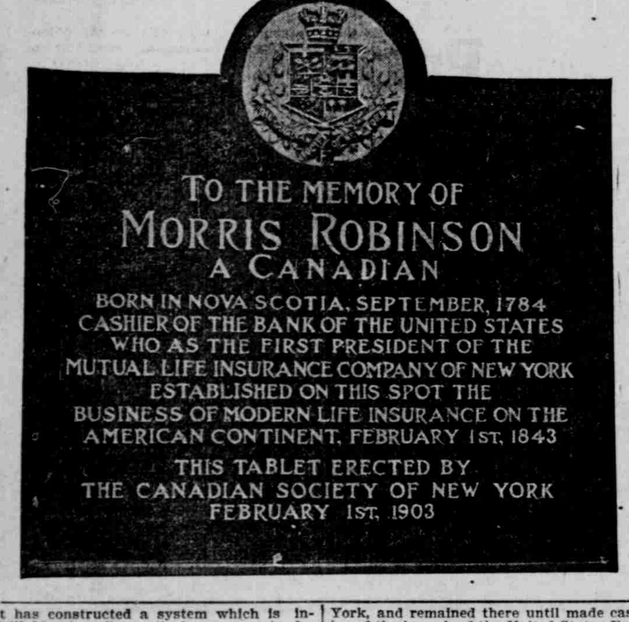
These cases exemplify the great scale upon which life insurance is transacted nowadays. A practice is also growing up of insuring, for the benefit of a firm or corporation and at its own expense, the life of any man whose personal services are of peculiar commercial value and whose death might bring a heavy loss. For example, the life of Herbert Myrick, president of large publishing concerns at Springfield, Mass., has been insured by them for $100,000. Frequently one partner insures the life of another, and sometimes the arrangement is mutual, life insurance being thus carried as a business safeguard. Another use made of life insurance consists in protecting an estate from vexatious and ruinous litigation among the heirs, a favorite means to this end being the continuous installment policy, which was devised by the Mutual, and has been generally adopted. Under this form of insurance the beneficiary receives a stated annuity for a fixed term of years, the payment continuing to his heirs until the end of the period in case of the beneficiary's death.

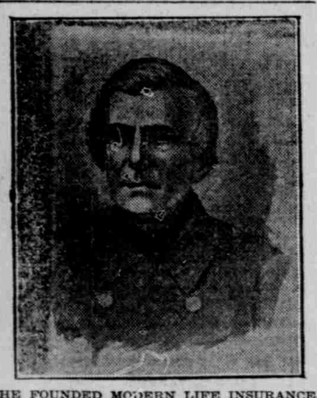
Morris Robinson, as founder of the first and largest of American life insurance companies, stands out to-day, therefore, more prominently than in his own lifetime, even. He was born in Wilmot, Nova Scotia, Sept. 2, 1784, and came to New York in 1812 on a visit to his brother, Beverly Robinson, with whom he entered into a law partnership. After a voyage to Spain in 1812, he was chosen cashier of the Goshen Bank, of Orange county, New York, and remained there until made cashier of the branch of the United States Bank in New York in 1820. After the banking system of that time had been abolished in 1836 under President Jackson, Mr. Robinson went into business in Wall street as a broker. In 1842 he was one of the thirty-six incorporators of the Mutual Life Insurance Company, of New York, serving as its president from the day it opened for business on Feb. 1, 1843, until his death, which occurred May 5, 1849.

Mr. Robinson came of one of the American loyalist families. Col. Beverly Robinson, sr., and Col. Beverly Robinson, jr., grandfather and father of Morris Robinson, both served in the British army. After the war their property was confiscated and the elder Robinson went to England; while his son took refuge in New Brunswick, where he was granted an estate near Fredericton, which is still in possession of members of the family.

Historical interest also attaches to the site at 56 Wall street, where the memorial tablet to Mr. Robinson has been erected, for on that spot lived the famous Capt. William Kidd in the days when he was a peaceful and worthy citizen of New York town. The old number was 44, and the lot was described in a deed of May 19, 1688, as being sold by Governor Dongan to "George Brown, mallster." It was situated "on ye northeast side of ye city, on ye northeast side of ye street called ye Wall street." Conveyance was made in the form of a perpetual lease, the rent named being "one pepper corne" annually. Whether these historic corns have been promptly paid or not history does not relate. George Browne erected the first house on the north side of Wall street, and sold it in 1689 to one William Cox for £69. Cox shortly afterward was drowned in New York bay, leaving the house and land to his wife, who became Mrs. William Kidd. Here the captain dwelt peacefully until 1694, when the house was sold to a butcher. Kidd's real career did not begin until after he had left this happy home, for it was not until 1696 that he sailed forth in the good ship Adventure to become the terror of the high seas.

Wall street remained a residential district for a hundred years more, beginning at that time to become the exchange center of the city and growing by leaps and bounds until it is to-day the great financial center of the continent. The building occupying the site is now owned by Senator George Peabody Wetmore, of Rhode Island, who has given the necessary permission to commemorate the fact that the first of the modern insurance companies opened for business within its doors.





HE FOUNDED MODERN LIFE INSURANCE.

Morris Robinson, who established the first modern life insurance company in America and to whose memory the Canadian Society's tablet in Wall street will be raised.

Talleyrand at Table.

Philadelphia Press.

Ex-Vice President and Mrs. Levi P. Morton, of New York, have sailed for Europe to stay at the chateau of Valencay with their daughter Helen, who is marrried to Count Boson De Talleyrand Perigord—now, thanks to his wife's dowry, the owner of that historic pile. If, as has been stated among Boston's Paris acquaintances, he is adopting many of the mannerisms and affectations of the great Talleyrand, the most famous owner of Valencay, it will be interesting to learn how he will offer beef to his multimillionaire American father-in-law. Old Talleyrand, who always insisted on serving himself, would proceed in the following manner: Addressing the guest highest in rank, he would explain: "Monsier le duc, will your grace do me the honor to accept some of this beef?" and then to another: "Mon prince, am I to have the honor of sending you some of this beef?" "Monsier le marquis, grant me the honor of taking some of this beef," "Monsier le comte, am I to have the pleasure of sending you some beef?" and, finally, "Monsier le baron, do you want any beef?" If any untitled individual or commoner was present the old prince would merely tap on his plate with his knife, glare at the plain "monsieur," and ejaculate curtly and interrogatively, the single word, "Boeuf?" (beef.)

A Story on Allison.

Washington Letter.

They tell a cruel story on Senator Allison, illuminating his faculty for keeping out of trouble. He dictated a letter to a constituent the other day, in reply to a pointed inquiry. When he had concluded he asked his secretary: "What do you think of that letter?"

"Well, it is a good letter, senator," replied the amanuensis, "but you will pardon me—I cannot just exactly understand your meaning."

"That's good!" exclaimed the senator. "Send it along."

Like Fruits of the Tree.

A wind sways the pines,
And below
Not a breath of wild air;
Still as the mosses that glow
On the flooring, and over the lines
Of the roots, here and there,
The pine tree drops its dead;
They are quiet, as under the sea.
Overhead, overhead
Rushes life in a race,
And we go
And we drop like the fruits of the tree,
Even we,
Even so.

—George Meredith.

THE FAMOUS "BLIND TOM"

RECENT DEATH OF MUSICAL PRODIGY'S MOTHER CALLS HIM TO MIND.

Sightless Negro Child Was Remarkably Sensitive to Sound—Still Living, But in Retirement.

Washington Post.

While in conversation the other day with a prominent Southerner now residing in Washington allusion was made to the announcement of the death of Charity Wiggins, the mother of Blind Tom, the well-known musical prodigy, attention being called to the statement that the old negress had died at the advanced age of 102 years.

"Yes," replied the Southerner, "Aunt Charity must have been at least a hundred years old, if not more. I remember seeing her upon my last visit to Georgia. She had a little cottage home of her own on Rose Hill, one of the many pretty suburbs which environ the city of Columbus. As we drove up to the cottage she was seated on the front porch, dressed in black bombazine, relieved with a snowy kerchief crossed over her capacious bosom, and protected with a broad expanse of white apron, and about her head was twisted a bright colored bandanna.

"She represented a true type of the antebellum 'auntie'—a class now fast passing away. While talking she gently rocked herself to and fro and plied her turkey-tail fan in that dignified manner peculiar to the old-time 'mammy' of quality. Though in excellent health considering her five score years, Aunt Charity's memory was hazy and uncertain, and, try as she would, she could not reckon upon her black, saffron-tipped digits the names and ages of her twenty-and-one children. Her first-born, a man now over eighty years of age and still living upon one of the Chattahoochee plantations, she remembered well, and nothing delighted her more than to talk of Blind Tom.

"As to when and where Blind Tom was born neither his mother nor any one else has been able to determine accurately. He was a babe in his mother's arms when General Bethune bought Charity, along with a number of other slaves, from Mr. Wiley Jones, in 1850. Through a feeling of compassion General Bethune insisted that the child be included in the purchase to prevent its being separated from its mother, for none could forget that this lump of black inert flesh and bone, with its vacant, idiotic expression and sightless eyes, had been anointed with the divine chrism of exquisite harmony.

FAVORITE AS A CHILD.

"The little blind slave was always an object of more or less interest on the plantation, not only on account of his helplessness, but because, too, of the idiosyncracies which he evidenced at an early age. He had a way of crawling about the premises like a big brown lizard, and would frequently lie for hours flat on his back, staring with wide-opened eyes at the sun. Sometimes he was caught in the act of gouging his fists into his eyeballs, thus irritating them until they bled. This led to the inference that he was not totally blind, so when, years later, Mr. Bethune took his little black Mozart to Paris he had a specialist examine and operate on Tom's eyes. The operation was only partially successful, however, and Tom was never able to discern, except dimly, the outlines of an object.

"The child also had a habit of dragging himself up on the veranda of the 'big house,' and, squatting near the door, would wait patiently for a kind word or friendly touch from those who went in or out. He was keenly sensitive to the lightest blame or praise, and showed a sort of doglike fondness for certain members of the family, but was easily irritated and would give way to yelps of inarticulate passion when provoked.

"It was noticed that at a remarkably early age sounds exerted a controlling influence over him, from the soft tones of the flute to the harsh grating of the cornsheller. Often, when the song of a bird had allured him to wander far away into the woods, the sound of the flute would bring him home again.

"Tom was about four years of age when he first heard a piano, and it produced a peculiar and most remarkable effect upon him. At first he stood as if spellbound, then his eyes began to roll, his fingers to twitch, and his body to sway back and forth, when suddenly he seemed convulsed with emotion, and the contortions of his body were something most painful to behold. Immediately upon the completion of the selection he groped his way to the piano, and, touching each key successively, smelled of it. From that day to this Blind Tom has never been happier than when his ebony fingers, with their magical touch, were wandering over the keys of the instrument he loves so well.

TRIED PIANO HIMSELF.

"Not long thereafter the family was amazed one day to discover the blind child seated at the piano, playing with ease and accuracy the various selections which he had heard given by friends and members of the household. After this he was allowed free access to the instrument, and soon began imitating almost every sound he heard. When asked what this or that was he happened to be playing he would answer, 'What the birds said,' or 'What the rain or the wind told me.'

"From the roof of the family mansion to within a foot of the ground ran a large tin gutter, down which the water would trickle with a peculiarly musical and soothing sound after a hard rain. The gentle gurgling of the small stream, combined with the occasional tick, tick of the rain drops, seemed to have a peculiar fascination for Tom, and after a rain he was always to be found close to the gutter listening intently to its melody.

"One night, after an unusually heavy rainstorm, the inmates of the house were aroused from their slumbers by a sound which seemed a confused medley of rain-drops and piano forte. Creeping softly down the stairs, they beheld Blind Tom bending eagerly over the piano. He would strike one and then another chord until he had produced the exact harmony which he sought, then, springing from the piano stool, would grope his way through an open window on to the veranda, and, placing his ear close to the gutter, which extended along this side of the house, listen intently for a moment. Having caught the tone desired, he would hurry back to the piano, and after a few trials reproduce it with wonderful accuracy. Thus he continued going back and forth from piano to gutter until at last was composed the entire selection which he afterward called 'Raindrop Polka.' This, Blind Tom's first composition, was in after years embodied in his "Rainstorm," the best known and most meritorious of his productions.

"While this little musical prodigy was often exhibited for the wonderment of friends and neighbors it was not until about seven years of age that he first appeared in a public concert. I recall quite vividly one of these early performances, which was unique indeed.

"The concert hall, a large barnlike room, gaudy with gay frescoes and glass chandeliers, more or less dimmed with soot and dust, had at one end a board stage, upon which was placed a chair and piano.

HIS FIRST CONCERT.

"After waiting what seemed an unreasonably long time the manager appeared upon the stage, half coaxing, half leading, a little black pickaninny, dressed in white linen. He was of a rather chubby build, with a large head, which rested in a peculiar way upon the back of his shoulders. His mouth, as usual, was wide open, and his great blubber lips and white glistening teeth were about all that you could see as he faced you. Tom was not in a good humor that night, and it required a deal of coaxing and promises of candy and cakes to induce him to open the concert. At last, seating himself at the piano, almost half a yard distant, he stretched out his arms full length, as though to claw from the keyboard those wondrous melodies which so bewildered and delighted his audiences.

"'Now, Tom, my boy,' said his master, in a kindly tone, 'suppose you give us something from Verdi.' His head fell farther back, his fingers began to glide smoothly over the keys, and those harmonies of Verdi which you would have chosen as the purest exponents of passion floated through the room. Selections from other composers equally as renowned followed. After each piece he applauded himself lustily, then turned appealingly to his master for the approving pat upon the head.

"A musician then came upon the stage to put the child's powers to a more severe test. Songs and intricate symphonies were rendered. Tom stood motionless while they were being given, and for a few moments thereafter; then, seating himself at the piano, played each selection without the loss of a note or break of a tone. Seated with his back to the piano, he gave several selections with accuracy and expression.

"At the completion of quite a long programme the little blind performer was beginning to show signs of weariness, whereupon his master announced the performance at an end. Just then there appeared upon the stage a musician with a thick roll of music, some of his own composition, which had never been given in public, and this he insisted upon the child trying. The manuscript was fourteen pages long, with variations, upon an animated theme. The master refused to subject the boy's already tired energies to so cruel a test, but the musician argued and persisted, and at last, under protest, seated himself at the piano.

FULFILLED THE TEST.

"During the colloquy Tom had stood by with a dull, heavy look upon his face, but when the first note was sounded he scrambled eagerly to the musician's side, his head rolling nervously and his fingers twitching impatiently. He struck the opening cadence, and then, from the first note to the last, gave the secundo triumphantly, Jumping up, he fairly shoved the composer from the stool, and, taking his place, proceeded to play the treble with such brilliancy and power as fairly to dazzle both the audience and the composer. When he struck the last octave he sprang from the piano, yelling with delight: 'Us got 'm, massa! Us got 'm!' The enthusiastic applause of the audience excited him still more, and it was an hour or more before his master could quiet the child's hysterical agitation.

"One remarkable feature of Blind Tom's playing is the scientific precision of his touch. From the beginning of his performances it has been noticed that his touch was always scientifically accurate. Yet, though surpassing all others in the comprehension and retention of sound, the science of music he has never been able to master. He produces verbatim et literatim whatever he hears, not forgetting the applause at the end. In the Library of Congress are seventeen compositions which are accredited to Blind Tom; of these the "Rainstorm" alluded to and the "Battle of Manassas" are the only ones which reflect any credit upon him as a composer.

"This weak-witted negro, whose phenomenal musical gift and marvelous powers of memory made him the star attraction at the leading theaters in days gone by, is now living a quiet contented life in a picturesque little cottage on the banks of the Shrewsbury river, notwithstanding the fact that there is an inscription on a tombstone which records the fact that he was among the number who perished in the Johnstown flood. After the courts declared him free and gave him the privilege of selecting his own guardian his mother came to live with him.

"He did not know her, however, and had not intelligence enough to appreciate their relationship, while she was terrified at his outlandish gibberish and strange behavior, believing him 'possessed.' She remained for a time with him, however, then declared that she would die if forced to stay any longer. So Aunt Charity returned to her beloved home in Georgia, where her last days were made comfortable and free from care through the unconscious instrumentality of her gifted son. And this son, though possessing such a marvelous facility for inspiring in others the deepest and most exquisite emotions, is himself incapable of feeling the slightest pang of regret or sorrow at the passing away of the faithful old mammy, whom they have laid to rest in the old plantation amidst the soughing pines and singing birds that first awakened the melody of music in the benighted soul of her offspring.

High-Priced Strawberries.

Philadelphia Record.

"Speaking of strawberries," continued the cashier, "we are selling them as low as 75 cents a quart and as high as $10. The difference? Why, it's just this: The berries we sell for 75 cents come from Florida. They are grown out of doors and are picked when they are green, being allowed to ripen on the way to the Northern market. Those that sell for $10 a quart, which we supply only on demand, are raised here in the North under glass with a great deal of care. They are allowed to ripen on the vines and really have the exquisite flavor of the June berry. The constant care, the knowledge of just the proper soil, the loss of a crop owing to several days' lack of sunshine, not to mention the many petty causes that might result in a failure, keep the prices of Northern-grown berries up. Very few people, even with fully equipped hothouses, care to go in for strawberry culture."

MURDERER OF EDITOR GONZALES

James H. Tillman, former lieutenant governor of South Carolina.

MARCONI'S RIVAL.

Lee de Forest, a young American inventor, is Marconi's most successful rival. He has perfected a wireless telegraph system which, he claims, gives better results than the Italian's method. Within eighteen months De Forest promises to have his system running for commercial use across the Pacific to the Philippines and China.

FORERUNNER OF THE STANDARD

The Most Remarkable Charter Ever Granted.

Miss Tarbell, in McClure's Magazine.

It is now almost impossible to secure a copy of the blanket charter granted to the South Improvement Company, aftersaid to have been purchased by John D. Rockefeller and his associates, but Miss Tarbell, in the January McClure's, has quoted a summary from an old copy of the oil men's history of this company.

"The Southern Improvement Company can own, contract or operate any work, business or traffic (save only banking); may hold and transfer any kind of property, real or personal; hold and operate on any leased property (oil territory, for instance); make any kind of contract deal in stocks, securities and funds; loan its credit; guarantee any one's paper, manipulate any industry; may seize upon the lands of other parties for railroading or any other purpose; may absorb the improvements, property or franchises of any other company, ad infinitum; may fix the fares, tolls or freights to be charged on lines of transit operated by it, or on any business it gives to any other company or line, without limit.

"Its capital stock can be expanded or 'watered' at liberty; it can change its name and location at pleasure; can go anywhere and do almost anything. It is not a Pennsylvania corporation only; it can, so far as these enactments are valid, or are confirmed by other legislatures, operate in any State or Territory; its directors must be only citizens of the United States—not necessarily of Pennsylvania. It is responsible to no one; its stockholders are only liable to the amount of their stock in it; its directors, when wielding all the princely powers of the corporation, are also responsible only to the amount of their stock in it; it may control the business of the continent and hold and transfer millions of property and yet be rotten to the core. It is responsible to no one; makes no reports of its acts or financial condition; its records and deliberations are secret; its capital illimitable; its object unknown. It can be here to-day, to-morrow away. Its domain is the whole country; its business everything. Now it is petroleum it grasps and monopolizes; next year it may be iron, coal, cotton or breadstuffs. They are landsmen granted perpetual letters of marque to prey upon all commerce everywhere."

Mr. Rockefeller's Character.

Miss Tarbell, in McClure's Magazine.

If Mr. Rockefeller had been an ordinary man the outburst of popular contempt and suspicion which suddenly poured on his head would have thwarted and crushed him. But he was no ordinary man. He had the powerful imagination to see what might be done with the oil business if it could be centered in his hands—the intelligence to analyze the problem into its elements and to find the key to control. He had the essential element to all great achievement, a steadfastness to a purpose once conceived which nothing can crush. The oil regions might rage, call him a conspirator and those who sold him oil traitors; the railroads might withdraw their contracts and the legislature annul his charter; undisturbed and unresting he kept at his great purpose. Even if his nature had not been such as to forbid him to abandon an enterprise in which he saw promise of vast profits, even if he had not had a mind which, stopped by a wall, burrows under or creeps around, he would nevertheless have been forced to desperate efforts to save his business. Mr. Rockefeller was "good." There was no more faithful Baptist in Cleveland than he. Every enterprise in that church he had supported liberally from his youth. He gave to its poor. He visited its sick. He wept with its suffering. Moreover he gave unostentatiously to many outside charities of whose worthiness he was satisfied. He was simple and frugal in his habits. He never went to the theater, never drank wine. He was a devoted husband, and he gave much time to the training of his children, seeking to develop in them his own habits of economy and of charity. Yet he was willing to strain every nerve to obtain for himself special and illegal privileges from the railroads which were bound to ruin every man in the oil business not sharing them with him. Religious emotion and sentiment of charity, propriety and self-denial seem to have taken the place in him of notions of justice and regards for the rights of others.

MADAME CALVE'S FIANCE.

Seems to Be a Fortune Teller of an Upper Class Sort.

Paris Letter in Philadelphia Ledger.

M. Jules Bois, whose engagement to Mme. Calve has just been announced, is one of the most popular figures in Paris literary circles. Everybody likes the learned, gentlemannered, witty little man, with the rubicund meridional face and the black hair worn long (or at least it was so until recently.) M. Jules Bois, when I first knew him, occupied a miniature flat near the northern fortifications, and he was not, I fancy, blessed with much material wealth at that time. His star, however, was in the ascendant, and he was gradually making himself known as the widest read authority on occult matters in France, and as the most charming lecturer on these subjects who has ever paced a public platform. The old Bodiniere was the scene of his first lecturing triumph, if I remember rightly. The lectures took place in the afternoon, and his audience was largely composed of ladies, with whom he has always been highly popular. His gay skepticism and ironical style have always rendered it an impossibility to ascertain whether he himself believed or not in the occult marvels which he recounted.

With the professional magicians, the late Guaita and Dr. Papus, he has never been on good terms. I fancy they knew him to be, in his heart, a scoffer. Guaita he accused of having tried to kill him in a duel by the treacherous means of dipping the point of the sword in ptomaine poisoning—Guaita, that amazing student of black art and delicate aesthete, who was accustomed to have bowls of hissing poison on the table at his breakfast. But this murderous design was frustrated by the precautions of one of M. Bois's seconds, himself an occultist of mark, Comte Antoine De la Rochefaucauld. Thus Jules Bois was spared to his many friends, and to fulfill the high destiny of becoming Mme. Calve's husband.

VERY POLITE.

Mr. Smith (in streetcar)—Madam, take my seat.

Mrs. Jones (who has been standing 15 minutes)—No; thanks. I get off at the next corner.

Mr. Smith—That's all right. So do I.